

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Eastern District of Texas

Case No. 08-42220

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven William Haberman
3001 Peachtree Lane
Plano, TX 75074

Social Security No.:

xxx-xx-0662

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/19/08

Brenda T. Rhoades
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Exhibit "A"

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0540-4
Case: 08-42220

User: admin
Form ID: B18

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Total Served: 36

Date Rcvd: Dec 19, 2008

The following entities were served by first class mail on Dec 21, 2008.

db +Steven William Haberman, 3001 Peachtree Lane, Plano, TX 75074-2953
tr +Mark A. Weisbart, The Law Offices of Mark A. Weisbart, 12770 Coit Road, Suite 541,
Dallas, TX 75251-1366
cr +Chase Bank USA, NA, 9140 Ward Parkway, Ste. 200, Kansas City, MO 64114-3325
or ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 5229, Cincinnati, OH 45201)
5188813 +Aardvark Cycles, 945 W. Lucas Rd., Lucas, TX 75002-7327
5188814 +Alton Davis Construction Co, 2808 Mount Pisgah Road, Kilgore, TX 75662-8356
5188815 +Brian Jones, 2317 Snowden, Arlington, TX 76018-2563
5188816 +Charlie Hill, 6969 Bolder #110, Dallas, TX 75237
5189427 +Charlotte Patterson, 6969 Bolder #110, Dallas TX 75237
5188819 +Countrywide Home Loans, Customer Service, SYB-314/ PO Box 5170, Simi Valley, CA 93062-5170
5250314 +Dallas County, c/o Laurie Spindler, Linebarger Goggan Blair & Sampson, LLP,
2323 Bryan St., Suite 1600, Dallas, TX 75201-2644
5188820 +Dallas County, 500 Elm St., 1st Fl, Dallas, TX 75202-3304
5188822 +Dallas Rice, 1100 E. Broadway St., Fort Worth TX 76104
5188821 +Dallas Rice, 3305 Esters Rd., Apt 1037, Irving TX 75062-2101
5188823 +Discover Card Services, PO Box 5250, Carol Stream, IL 60197-5250
5188824 +Elvin Rayford, 6717 Wagonette Road, Forest Hill, TX 76140-1343
5188825 +Gay McCall Isaacks, 777 East 15th Street, Plano, TX 75074-5797
5188826 +Grand Prairie Water Utilities, 317 W. College, Grand Prairie, TX 75050-5636
5188827 +Heather Haberman, 3001 Peachtree Lane, Plano, TX 75074-2953
5188830 +J&Y Custom Home Builder & Remodeling, Brian Jones, 6731 Bridge St, #215,
Fort Worth, TX 76112-0817
5189219 +Ken's Land Development Group, LLC, 6731 Bridge St., Suite 215, Fort Worth, TX 76112-0817
5189218 +Ken's Land and Development Group, 3148 S. Riverside Dr., Fort Worth, TX 76119-3009
5189220 +Kenneth Jackson, 6731 Bridge St., Suite 215, Fort Worth, TX 76112-0817
5188831 +Linebarger Goggan Blair Et Al, 2323 Bryan St., Suite 1600, Dallas, TX 75201-2644
5188832 +National City Mortgage Co., P. O. Box 1820, Dayton, OH 45401-1820
5188833 +Pexdue, Brandon et. al., P. O. Box 13430, Arlington, TX 76094-0430
5188818 ++TEXAS COMPTROLLER OF PUBLIC ACCOUNTS, REVENUE ACCOUNTING DIV - BANKRUPTCY SECTION,
PO BOX 13528, AUSTIN TX 78711-3528
(address filed with court: Comptroller of Public Accounts, Bankruptcy Section,
P. O. Box 13528, Austin, TX 78711)
5188836 +TXU Services Legal Staff, P. O. Box 650393, Dallas, TX 75265-0393
5188834 +Texas Attorney General, Bankruptcy & Collections Division, P. O. Box 12548,
Austin, TX 78711-2548
5188837 +U.S. Attorney General, Main Justice Bldg #5111, 10th & Constitution Ave NW,
Washington, D.C 20530-0001
5188839 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, N.A., PO Box 2188, Oshkosh, WI 54903-2188)
5188838 +United States Trustee, 110 N. College, Suite 300, Tyler, TX 75702-7231

The following entities were served by electronic transmission on Dec 20, 2008.

tr +BDI: BMAWEISBART.COM Dec 20 2008 00:58:00 Mark A. Weisbart,
The Law Offices of Mark A. Weisbart, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366
or BDI: USBANKARS.COM Dec 20 2008 00:58:00 US Bank, PO Box 5229, Cincinnati, OH 45201
5188817 BDI: CHASE.COM Dec 20 2008 00:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
5188829 BDI: IRS.COM Dec 20 2008 00:58:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
5188828 +BDI: IRS.COM Dec 20 2008 00:58:00 Internal Revenue Service, 1100 Commerce St., Rm 9A20,
Mail Stop 5026 DAL, Dallas, TX 75242-1001
5188835 +E-mail/Text: redpacer@twc.state.tx.us Texas Workforce Commission,
TEC Building - Bankruptcy, 101 East 15th Street, Austin, TX 78778-0001
5188839 BDI: USBANKARS.COM Dec 20 2008 00:58:00 US Bank, N.A., PO Box 2188,
Oshkosh, WI 54903-2188

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Mark A. Weisbart, The Law Offices of Mark A. Weisbart, 12770 Coit Road, Suite 541,
Dallas, TX 75251-1366
cr* +Dallas County, c/o Laurie Spindler, Linebarger Goggan Blair & Sampson, LLP,
2323 Bryan St., Suite 1600, Dallas, TX 75201-2644

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Case: 08-42220

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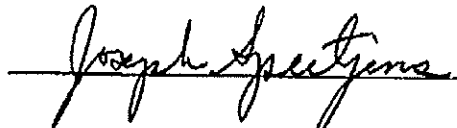
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(n)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2008

Signature:

A handwritten signature in cursive script, reading "Joseph Speetjens", written over a horizontal line.